

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 16-31012-KCF  
Chapter: 13  
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Aura Castro  
5304 Emerson Street  
Piscataway, NJ 08854

Social Security No.:  
xxx-xx-1122

Employer's Tax I.D. No.:

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**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION  
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on July 31, 2017.

On 1/30/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Kathryn C. Ferguson on:

Date: February 28, 2018  
Time: 10:00 AM  
Location: Courtroom 2, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: January 31, 2018  
JAN: amg

Jeanne Naughton  
Clerk

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Aura Castro  
 Debtor

Case No. 16-31012-KCF  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 185

Page 1 of 2  
 Total Noticed: 19

Date Rcvd: Jan 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 02, 2018.

db  
 516480048 +Aura Castro, 5304 Emerson Street, Piscataway, NJ 08854-4623  
 516480049 BANCO POPULAR, 209 MUNOZ RIVERA AVE, SAN JUAN, PR 00918  
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: BK OF AMER, PO BOX 982238, EL PASO, TX 79998)  
 516480050 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: CAPITAL ONE BANK USA N, 15000 CAPITAL ONE DR,  
 RICHMOND, VA 23238)  
 516480052 +ISERVERESLND, PO Box 77404, Trenton, NJ 08628-6404  
 516507406 +Sigue Corporation, 3520 Wilshire Blvd, Los Angeles, CA 90010-2302  
 516507407 +Southern Bank Emerg Physicans, PO Box 37794, Philadelphia, PA 19101-5094  
 516480055 ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516568760 +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 516553462 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013  
 516480061 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: WFHM, 8480 STAGECOACH CIR, FREDERICK, MD 21701)  
 516596543 Wells Fargo Bank, N.A., Wells Fargo Education Financial Services,  
 PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438  
 516590128 +iServe Residential Lending, LLC, c/o Cenlar FSB, 425 Phillips Blvd., Ewing NJ 08618-1430

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 31 2018 22:50:31 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 31 2018 22:50:28 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516480051 +E-mail/Text: electronicbkydocs@nelnet.net Jan 31 2018 22:50:33 DEPT OF EDUCATION/NELN,  
 121 S 13TH ST, LINCOLN, NE 68508-1904  
 516700582 E-mail/PDF: PRA\_BK2\_CASE\_UPDATE@portfoliorecovery.com Jan 31 2018 22:56:37  
 Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067,  
 Norfolk VA 23541  
 516480054 +E-mail/PDF: gecsed@recoverycorp.com Jan 31 2018 22:46:05 SYNCB/JCP, PO BOX 965007,  
 ORLANDO, FL 32896-5007  
 516495093 +E-mail/Text: electronicbkydocs@nelnet.net Jan 31 2018 22:50:33  
 U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, LINCOLN, NE 68508-1911  
 TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516480053 PROV/ISERVE RESIDENTIA  
 lm\* +ISERVERESLND, PO Box 77404, Trenton, NJ 08628-6404  
 516480056\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516480057\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516480058\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
 (address filed with court: TOYOTA MOTOR CREDIT CO, 4 GATEHALL DR STE 350,  
 PARSIPPANY, NJ 07054)  
 516480060\* +TRANSWORLD SYSTEM INC/, 2235 MERCURY WAY STE 275, SANTA ROSA, CA 95407-5463  
 516577353\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 516577355\* +Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013,  
 Addison, Texas 75001-9013  
 516480059 ##+TRANSWORLD SYSTEM INC/, 2235 MERCURY WAY STE 275, SANTA ROSA, CA 95407-5463  
 TOTALS: 1, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0312-3

User: admin  
Form ID: 185

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 02, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 31, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Rebecca Ann Solarz on behalf of Creditor Toyota Lease Trust rsolarz@kmlawgroup.com  
Russell L. Low on behalf of Debtor Aura Castro rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
William M. E. Powers, III on behalf of Creditor Cenlar FSB servicing agent for iServe  
Residential Lending, LLC ecf@powerskirn.com  
William M. E. Powers, III on behalf of Loss Mitigation ISERVERESLND ecf@powerskirn.com  
William M.E. Powers on behalf of Creditor Cenlar FSB servicing agent for iServe Residential  
Lending, LLC ecf@powerskirn.com  
William M.E. Powers, III on behalf of Creditor Cenlar FSB servicing agent for iServe  
Residential Lending, LLC ecf@powerskirn.com

TOTAL: 8